

Information to identify the case:

Debtor 1	Rasheedat Odumosu	Social Security number or ITIN	xxx-xx-0585
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 17-19472-RG			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Rasheedat Odumosu

8/11/17

By the court: Rosemary Gambardella
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Rasheedat Odumosu
 Debtor

Case No. 17-19472-RG
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 29

Date Rcvd: Aug 11, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 13, 2017.

db	+Rasheedat Odumosu, 41 Fairmount Avenue #10, Hackensack, NJ 07601-4747
516814913	+Attorney General's Office, Division of Law, Richard J. Hughes Justice Complex, 25 West Market St., PO Box 080, Trenton, NJ 08625-0080
516814918	+EZ Pass, The Port Authority of NY & NJ, 4 World Trade Center, New York, NY 10007-2366
516814919	+Feiler Dental Associates, 1060 Main Street, River Edge, NJ 07661-2592
516814921	+Hackensack University Medical Group, 30 Prospect Avenue, Hackensack, NJ 07601-1915
516814925	+Mariner Finance, 8211 Town Center Dr, Nottingham, MD 21236-5904
516814927	+Ocwen Loan Servicing, P.O. Box 24738, West Palm Beach, FL 33416-4738
516814928	+Professional Orthopedic and Sports PT, 21-42 Utopia Pkwy, Whitestone, NY 11357-4142
516814929	+Redi Diagnostic Corp., 1 Broadway, Suite 102, Elmwood Park, NJ 07407-1843
516814930	+State of New Jersey, Department of the Treasury, PO Box 193, Trenton, NJ 08646-0193
516814933	+Traf Group Inc/A-1 Collections, 2297 St Hwy 33, Ste 906, Hamilton Square, NJ 08690-1717
516814935	+Zwicker & Associates, PC, 1105 Laurel Oak Road, Suite 136, Voorhees, NJ 08043-4312

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr	+E-mail/Text: cforman@iq7technology.com Aug 11 2017 22:25:14 Charles M. Forman, Forman Holt, 66 Route 17 North, Paramus, NJ 07652-2742
smg	E-mail/Text: usanj.njbankr@usdoj.gov Aug 11 2017 22:24:56 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Aug 11 2017 22:24:55 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+EDI: RMSC.COM Aug 11 2017 22:23:00 Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021
516814912	+EDI: AMEREXPR.COM Aug 11 2017 22:23:00 Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540
516814914	+Fax: 866-513-1948 Aug 11 2017 22:34:10 Banco Popular, 120 Broadway Fl 16, New York, NY 10271-1601
516814915	+EDI: CHASE.COM Aug 11 2017 22:23:00 Chase Card, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850-5298
516814916	+E-mail/Text: electronicbkydocs@nelnet.net Aug 11 2017 22:24:57 Dept Of Ed/582/nelnet, Attn: Claims/Bankruptcy, Po Box 82505, Lincoln, NE 68501-2505
516814917	+EDI: TSYS2.COM Aug 11 2017 22:23:00 Dsnb Bloomingdales, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053
516814920	+E-mail/Text: csocha@greateralliance.org Aug 11 2017 22:25:14 Greater Alliance Fcu, 40 W Century Rd, Paramus, NJ 07652-1454
516814923	EDI: IRS.COM Aug 11 2017 22:23:00 Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
516814924	+E-mail/Text: collections@jeffersonassociates.com Aug 11 2017 22:24:57 Jefferson Associates, 3 Coral St, Edison, NJ 08837-3242
516814926	+E-mail/Text: bnc@nordstrom.com Aug 11 2017 22:24:43 Nordstrom Fsb, Correspondence, Po Box 6555, Englewood, CO 80155-6555
516814931	+EDI: RMSC.COM Aug 11 2017 22:23:00 Synch/bose, Po Box 965064, Orlando, FL 32896-5064
516816401	+EDI: RMSC.COM Aug 11 2017 22:23:00 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
516814932	EDI: TFSR.COM Aug 11 2017 22:23:00 Toyota Motor Credit, Po Box 8026, Cedar Rapids, IA 52408
516814934	+E-mail/Text: usanj.njbankr@usdoj.gov Aug 11 2017 22:24:56 United States Attorney, 970 Broad Street, 5th Floor, Newark, NJ 07102-2527

TOTAL: 17

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

aty*	+Charles M. Forman, Forman Holt, 66 Route 17 North, Paramus, NJ 07652-2742
516814922*	Internal Revenue Service, Special Procedures, PO Box 744, Springfield, NJ 07081-0744

TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 13, 2017

Signature: /s/Joseph Speetjens

District/off: 0312-2

User: admin
Form ID: 318

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Total Noticed: 29

Date Rcvd: Aug 11, 2017

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 11, 2017 at the address(es) listed below:

Charles M. Forman cforman@formanlaw.com, lcapasso@formanlaw.com;cforman@iq7technology.com
Charles M. Forman on behalf of Trustee Charles M. Forman cforman@formanlaw.com,
lcapasso@formanlaw.com;cforman@iq7technology.com
Denise E. Carlon on behalf of Creditor Toyota Lease Trust dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Eric R. Perkins on behalf of Debtor Rasheedat Odumosu eperkins@mdmc-law.com,
gdelmonaco@mdmc-law.com;tcolombini@mdmc-law.com;slahr@mdmc-law.com
U.S. Trustee. USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5